Case 09-09934 Doc 1 Filed 03/23/09 Entered 03/23/09 21:53:01 Desc Main B1 (Official Form 1) (01/08) Document Page 1 of 7

United States Bankruptcy Court Northern District of Illinois, Eastern Division Voluntary F				y Petition						
Name of Debtor (if individual, enter Last, First, Middle): Istoyanov, Roumen				Name of Joint Debtor (Spouse) (Last, First, Middle): Kostova Galina						
All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2886				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No/Complete EIN (if more than one, state all): 0907						
Street Address of Debtor (No. and Street, City, and State): 9S549 Western Ave				Street Address of Joint Debtor (No. and Street, City, and State): 9S549 Western Ave						
Willowbrook, Illinois		60527		Willowbrook, Illinois 60527						
County of Residence or of the Principal Place of Business: Du Page				County of Residence or of the Principal Place of Business: Du Page						
Mailing Address of Debtor (if different from street addr	ress):			Mailing Address of Joint Debtor (if different from street address):						
Location of Principal Assets of Business Debtor (if diffe	erent from street a	address above):	:							
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box.) Full Filing Fee attached Filing Fee to be paid in installments (Applicable to Must attach signed application for the court's consi unable to pay fee except in installments. Rule 1000 Filing Fee waiver requested (Applicable to chapter signed application for the court's consideration. See	Single Ass 11 U.S.C.§ Railroad Stockbroke Commodil Clearing B Other Debtor is a under Title Code (the	Single Asset Real Estate as defined in 11 U.S.C § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). The Chapter 13 Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nonmain Proceeding Nature of Debts (Check one box.) Debts are primarily consumer Debts and debts, defined in 11 U.S.C. § 101(8) as "incured by an individual primarily for a personal, family, or house-hold purpose. Chapter 11 Debtors Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(5) andividuals only) artion certifying that the debtor is one tay a small business debtor as defined in 11 U.S.C. § 101(5) andividuals only). Must attach Debtor's aggregate noncontingent liquidated debts (excluding debinsiders or affiliates) are less than \$2,190,000.			Check one b Petition for In of a Foreign Debts Box.) Debts ar Business S.C. § 101(5) I U.S.C. § 10 Recluding debt	e primarily debts.				
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for or the company of	is excluded and ac	dministrative		☐ Acceptan	ces of t	filed with this petiti the plan were solici accordance with 11	ted preper			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	, and the title to the	secured cital								
1- 50- 100- 20 49 99 199 99	00-	000-	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000		Over 100,000	
\$50,000 \$100,000 \$500,000 to	\$1 \$1 to	,000,001 \$10	\$10,000 to \$50 million	,001 \$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000 to \$1 bil		More than \$1 billion	
\$50,000 \$100,000 \$500,000 to	\$1 \$1 \$1 \$1 to	1,000,001 \$10,000,001 \$5 0 \$10 to \$50 to)	\$100,000,001 to \$500 million	\$500,000 to \$1 bil		More than \$1 billion	

Voluntary Petition (This page must be completed and filed in every case)			
All Prior Bankruptcy Case Filed Within La	st 8 Years (If more than two, attach addit	tional sheet.)	
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more than on	e, attach additional sheet.)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
Exhibit A is attached and made a part of this petition.			
	X /S/ Joseph C. Michelotti Signature of Attorney	3/23/09 Date	
	Signature of Attorney	Bute	
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	Exhibit C threat of imminent and identifiable harm to	public health or safety?	
 (To be completed by every individual debtor. If a joint petition is filed, each spouse mus ☑ Exhibit D completed and signed by the debtor is attached and made a part of this pe If this is a joint petition: ☑ Exhibit D also completed and signed by the joint debtor is attached and made a part 	t complete and attach a separate Exhibit D.) tition.		
	arding the Debtor - Venue		
(Check a	ny applicable box.)		
☐ Debtor has been domiciled or has had a residence, principal place of business, preceding the date of this petition or for a longer part of such 180 days than in		ays immediately	
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or par	tnership pending in this District.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who R	esides as a Tenant of Residential Propert	y	
(Check al	l applicable boxes.)		
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are circumstance entire monetary default that gave rise to the judgment for possession, after the		ed to cure the	
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
Debtor certifies that he/she has served the Landlord with this certification. (11	U.S.C. § 362(1)).		

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Roumen Istoyanov and Galina Kostova			
Sign	natures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /S/ Roumen Istoyanov Signature of Debtor X /S/ Galina Kostova Signature of Joint Debtor Telephone Number (If not represented by attorney) 3/23/09 Date	X (Signature of Foreign Representative) (Printed Name of Foreign Representative) Date			
Signature of Attorney* X /S/ Joseph C. Michelotti Signature of Attorney Michelotti & Associates, Ltd. 6185760 Printed Name of Attorney for Debtor(s) Michelotti & Associates, Ltd. Firm Name 1200 Jorie Blvd. Suite #329 Address Oak Brook, IL 60523	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer			
630-928-0100 Telephone Number 3/23/09 Date * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.			
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.			

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Roumen Istoyanov and Galina Kostova	Case No.					
_	Debtor		(if known)				
	EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT						
	Warning: You must be able to check to credit counseling listed below. If you cannot case, and the court can dismiss any case you filing fee you paid, and your creditors will be you. If your case is dismissed and you file ar required to pay a second filing fee and you recollection activities.	do so, you are not eligible to do file. If that happens, you ve able to resume collection act other bankruptcy case later,	file a bankruptcy vill lose whatever tivities against you may be				
	Every individual debtor must file this Exmust complete and file a separate Exhibit D. C any documents as directed.						
	□ 1. Within the 180 days before the filing of from a credit counseling agency approved by the administrator that outlined the opportunities for performing a related budget analysis, and I have services provided to me. Attach a copy of the odeveloped through the agency.	he United States trustee or bank r available credit counseling an re a certificate from the agency	cruptcy d assisted me in describing the				
	2. Within the 180 days before the filing of from a credit counseling agency approved by the administrator that outlined the opportunities for performing a related budget analysis, but I do a	he United States trustee or bank r available credit counseling an	cruptcy d assisted me in				

the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency

no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor _/S/ Roumen Istoyanov
Date: <u>3/23/09</u>

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Roumen Istoyanov and Galina Kostova	Case No.	
	Debtor		(if known)
	EXHIBIT D - INDIVIDUAL DEBTOR CREDIT COUNSE	'S STATEMENT OF COM ELING REQUIREMENT	PLIANCE WITH
	Warning: You must be able to check to credit counseling listed below. If you cannot case, and the court can dismiss any case you filing fee you paid, and your creditors will be you. If your case is dismissed and you file an required to pay a second filing fee and you recollection activities.	do so, you are not eligible to do file. If that happens, you e able to resume collection a nother bankruptcy case later	o file a bankruptcy will lose whatever ctivities against , you may be
	Every individual debtor must file this Exmust complete and file a separate Exhibit D. C any documents as directed.		
	☑ 1. Within the 180 days before the filing of from a credit counseling agency approved by the administrator that outlined the opportunities for performing a related budget analysis, and I have services provided to me. Attach a copy of the codeveloped through the agency.	he United States trustee or bar or available credit counseling a we a certificate from the agency	nkruptcy and assisted me in y describing the
	2. Within the 180 days before the filing of from a credit counseling agency approved by the administrator that outlined the opportunities for performing a related budget analysis, but I do to the services provided to me. You must file a continuous file a continuous file a continuous file and file an	he United States trustee or bar or available credit counseling a not have a certificate from the	nkruptcy and assisted me in agency describing

services provided to you and a copy of any debt repayment plan developed through the agency

no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
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☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor/S/ Galina Kostova
Date: <u>3/23/09</u>